

JUN 21 10 54 AM WILLIAM, MAITREWS 334-440-1001

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A DETACH HERE A IMPORTANT: RETAIN THIS PORTION FOR YOUR RECORDS

Globe Life And Accident Insurance Company
 Globe Life Center ■ Oklahoma City, Oklahoma 73184

FINAL NOTICE!

DUE DATE	POLICY NUMBER	INSURED	2 MONTHS	3 MONTHS	6 MONTHS	12 MONTHS
11-28-03	14J522138	DAVID LURIE	33.60	49.40	97.00	186.60

January 2, 2004

Dear David Lurie:

Our records show that we have not received the premium that was due on November 28, 2003. That is why we are sending this friendly reminder.

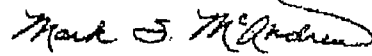
The reasons for starting this plan are the same good reasons for keeping it. Your insurance provides valuable protection and we want to make sure it is there when you need it. If you have already mailed in your payment, please accept our thanks.

If you have not had a chance to do so, please send in your payment along with the attached notice and the benefits of your policy will be reinstated provided the insured is still in good health. We must receive your payment by January 17, 2004.

For your convenience your premiums can be charged to your VISA or MasterCard. To choose this option, please complete the Credit Card Payment Option above, sign it, and return it in the enclosed envelope. We will charge your credit card for the total amount of premium due to keep your policy in force. After that, we will charge your credit card on the due date for the amount shown above.

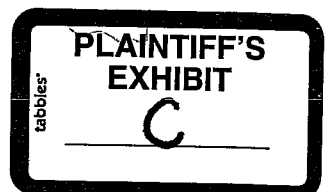
Anytime we can be of assistance, please call or e-mail us at CS@2701410.com. Thank you for permitting Globe Life to provide your insurance.

Sincerely,



Mark S. McAndrew
 Chairman and
 Chief Executive Officer

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LURIE0020